



# Auto-Reply Facsimile Transmission

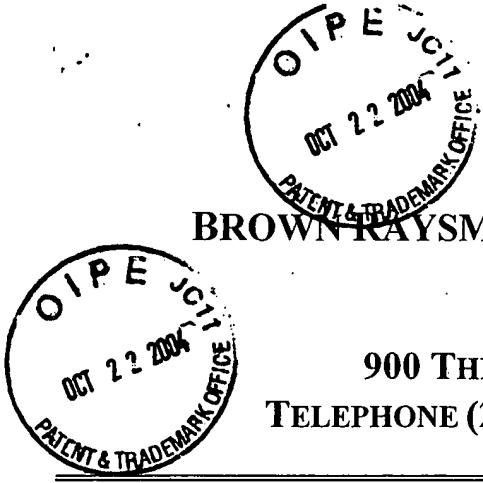


TO: Fax Sender at 2128952900  
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07/19/04 17:09 FAX 2128952900	BROWN RAYSMAN ET AL	1001
<b>BROWN RAYSMAN MILLSTEIN FELDER &amp; STEINER LLP</b>		
<b>900 THIRD AVENUE, NEW YORK, N.Y. 10022</b> <b>TELEPHONE (212) 895-2000 ♦ FACSIMILE (212) 895-2900</b>		
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FROM:	Antonio Papageorgiou x2905	DATE: July 19, 2004
TO:	Commissioner for Patents – Mail Stop AF	
FACSIMILE NO.	703-872-9306	
CLIENT NO.	4797/30	
<small>PLEASE NOTE: THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS PRIVILEGED AND CONFIDENTIAL, AND IS INTENDED ONLY FOR USE OF THE INDIVIDUAL NAMED ABOVE AND OTHERS WHO HAVE BEEN SPECIFICALLY AUTHORIZED TO RECEIVE IT. IF YOU ARE NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, OR IF ANY PROBLEM IS OCCUR WITH TRANSMISSION, PLEASE NOTIFY SENDER OR THE MAIL ROOM BY TELEPHONE: (212) 895-2000. THANK YOU.</small>		
<hr/> <small>In re Application of: William Fitzpatrick, et al.</small>		
Serial No.:	09/696,693	Examiner: Chencinski, Siegfried E.
Filed:	October 25, 2000	Group Art Unit: 3628
<small>Title: SYSTEM FOR PROVIDING FINANCIAL SERVICES</small>		
<small>Applicants have attached hereto an amendment and response to the final office action in the above identified application mailed April 20, 2004. Should you have any questions, please call the Applicant's representative, Antonio Papageorgiou, at 212-895-2905.</small>		
<small>Thank you,</small> 		
<small>BRMFSL 261326v1</small>		
<small>PAGE 1/10 * RCVD AT 7/19/2004 5:10:03 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-1/0 * DNIS:8729306 * CSID:2128952900 * DURATION (min:ss):03:44</small>		



**BROWN RAYSMAN MILLSTEIN FELDER & STEINER LLP**

**900 THIRD AVENUE, NEW YORK, N.Y. 10022  
TELEPHONE (212) 895-2000 ♦ FACSIMILE (212) 895-2900**

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**FACSIMILE COVER SHEET - NO. OF PAGES INCLUDING THIS COVER SHEET: 10**

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**FROM: Antonio Papageorgiou x2905 DATE: July 19, 2004**

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**TO: Commissioner for Patents – Mail Stop AF**

**FACSIMILE NO. 703-872-9306**

**CLIENT NO. 4797/30**

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Thank you,



PATENT  
ATTORNEY DOCKET NO. 4797-30

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : William Fitzpatrick, et al.  
Serial No. : 09/696,693 Examiner: Chencinski, Siegfried E  
Filed : October 25, 2000 Group Art Unit: 3628  
Title : **SYSTEM FOR PROVIDING FINANCIAL SERVICES**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This Amendment and Response is submitted in response to the Office Action dated April 20, 2004 in connection with the above-identified application. The Commissioner is authorized to charge any deficiency or credit any overpayment to Deposit Account No. 02-4270.